



Department of the Treasury
Internal Revenue Service
Kansas City, MO 64999

Date:

Contact telephone number:
1-866-682-7451, extension 569



Our records show that you have not yet filed a 2014 tax return to reconcile advance payments of the Premium Tax Credit. Even if you have an extension, you should file a return as soon as possible; otherwise, you will not be eligible for financial assistance for Marketplace health insurance coverage in 2016

Dear Taxpayer:

Why we are sending you this letter

We received a copy of the Form 1095-A, *Health Insurance Marketplace Statement*, that your Health Insurance Marketplace sent you. Your Form 1095-A shows that advance payments of the premium tax credit were made to your or your family's health insurance company to reduce your premium costs in 2014. As you may know, you are required to file Form 8962, *Premium Tax Credit*, with your 2014 federal tax return to reconcile these advance payments of the premium tax credit.

Individuals who had advance payments of the premium tax credit paid on their behalf in 2014 are not eligible for advance payments of the premium tax credit or cost-sharing reductions in 2016 until they file an income tax return to reconcile their 2014 advance credit payments. Our records show that you filed an extension of time to file your 2014 tax return. Although you have until October 15th to file your return, you should file as soon as you can – filing electronically if possible – to reduce the risk of an interruption in your advance payments of the premium tax credit and cost-sharing reductions.

What you need to do

File your 2014 tax return with Form 8962 as soon as you can, even if you have an extension until October 15th. You should have received Form 1095-A from your Marketplace. This form provides the information you will need to complete Form 8962. If you need a copy of your Form 1095-A, log in to your Marketplace account at HealthCare.gov or your state Marketplace website or call your Marketplace call center. For more information on filing a 2014 tax return with Form 8962, visit IRS.gov/aca.

Filing electronically will help reduce the risk of an interruption in your advance payments of the premium tax credit and cost-sharing reductions. Filing electronically is also the easiest way to file a complete and accurate tax return. For more information about electronic filing options, including IRS Free File, visit IRS.gov/filing. If, after reviewing our website, you still need further information, you can call us at 1-866-682-7451, extension 569.

If you have already filed your 2014 tax return with Form 8962, please disregard this letter.

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The Premium Tax Credit

If you, your spouse, or any dependent you are eligible to claim on your tax return enrolled in 2014 health insurance coverage through the Health Insurance Marketplace, you may be eligible for the premium tax credit. This tax credit can help make health insurance coverage more affordable for people with moderate incomes. The Form 1095-A your Health Insurance Marketplace sent us shows that you chose to have advance payments of the premium tax credit paid to your or your family's health insurance company.

If you don't file a 2014 tax return

If you do not file a 2014 tax return, you will not be eligible for advance payments of the premium tax credit or cost-sharing reductions to help pay for your Marketplace health insurance coverage in 2016. This means you will be responsible for the full cost of your monthly premiums and all covered services. In addition, we may contact you to pay back some or all of the 2014 advance payments of the premium tax credit.

If you wait until October 15th to file your return

You should file a tax return, including Form 8962, as soon as possible, preferably an electronic return, within 30 days. **Filing an electronic return within 30 days of receiving this letter will greatly reduce the risk of an interruption in your advance payments of the premium tax credit and cost-sharing reductions.** This is because the Marketplaces determine eligibility for financial assistance for the 2016 coverage year this fall.

Visit www.irs.gov/ltr5596 to read this letter in English (Visite www.irs.gov/ltr5596 para leer esta carta en Español).

Thank you for your cooperation.

Sincerely,

Frank Nolden
Field Director, Accounts Management